
Exhibit B

Kelly Bennett Joyce
4628 1st Ave S
Minneapolis, MN 55419
612-385-7114
joycehouse1@comcast.net

Honorable Judge Laura Taylor Swain
United States District Court
Southern District of New York

RE: Charles Anthony Bennett

March 21, 2016

Dear Honorable Judge Swain:

My name is Kelly Bennett Joyce and Charles Anthony Bennett is my older brother. I have known him for 54 years. For the remainder of this letter I will refer to him as "Charlie".

I am fully aware of the charges against Charlie for securities and wire fraud and his scheme to defraud friends and family via a Ponzi scheme. In spite of these serious offenses both legal and emotional, I have chosen to continue to love, support and forgive my brother. This is not a "given" just because we are related (there have been instances in our family history where "blood has not been thicker than water"). In Charlie's case, continuing to love, support and forgive him is based on his life, words and actions prior to and after his crime as well as what I see as a positive future ahead.

When I was young I idolized my older brother. He was fun, active, smart, a leader. Of course he picked on me (like I picked on my sister and she picked on the next sibling and so on, etc.) but he was the one that always looked out for me and would not let another person hurt me. In adulthood, Charlie was driven, rising above the fray, always pushing himself, making it on his own, successful but never taking an easy path because he wanted to learn more, experience more, see all sides of a situation. Along the way, he would help anyone who would reach out to him and would share his good fortune. Over time he developed a patriarchal role, especially after my father passed away, observing, providing feedback, giving guidance, etc.

Perhaps Charlie is a "cautionary tale"...how could this smart, ethical, caring man commit this crime and especially against his family and friends? During this past 1.5 years, helping my Mom care for Charlie while out on bond, I have seen him tormented by this question and examine every part of himself to understand his actions. He has regularly attended psychiatrist and psychologist sessions, kept clear headed and sober and attended AA meetings, has volunteered helping others (teaching English, Salvation Army, etc.) and has made himself available to help anyone in the family that needs it. Charlie remains very

accountable and so mortified about his crime. He is as remorseful now as he was the day he woke up in the hospital after his suicide attempt. After my mother, I was the 2nd family member to see him in that moment and it was a man I could hardly recognize. Broken, sad, and convinced he was better off dead. Suicide was not an escape from his crime, it was to protect us and because he was convinced that we would really want him gone. We have had a suicide in the family (paternal uncle) and my mother was nearly successful herself many years ago and yet Charlie thought it would not hurt us, because he really thought his crime was so horrendous, we would want to be rid of him.

Today he remains remorseful and accountable and is more than ready to go to prison. In fact he was ready to go while still quite ill in the hospital. He has made a commitment to stay alive, stay involved and help his victims in any way he can after prison including caring for my Mom and Aunt. I see he wants to move on to a positive life. I am closer to my brother now than ever because of this incident.

Therefore I respectfully ask your honor to consider the duration of Charlie's prison sentence from several perspectives. I understand there is a need for the victims' to have justice and for justice to be fair and proportionate to the crime. However a long prison sentence also delays any positive efforts for Charlie to make amends. From a practical perspective, Charlie will be capable to become financially responsible again and this can only help our family. Having him remain in jail for too long only punishes us further both financially and emotionally. We are all victims, we will not forget, but we also need to move forward, stay together and heal and we need Charlie, with us, to do that. Please view this one non-violent crime versus Charlie's 58 years of a positive life and many more to come.

Please accept my thanks for your consideration.

Respectfully yours,
Kelly B Joyce

A handwritten signature in cursive script that reads "Kelly Joyce".